

Lyew, Sandra

August 28, 2015

76

1 dispute, but I have subsequent disputes that contain
2 the same subscriber code produced by OCWEN, just for
3 references sake.

4 MR. NOLAN: Mark this exhibit, please.

5 (Exhibit No. 10 was marked for
6 identification.)

7 MR. NOLAN: Let me apologize. I gave
8 her a different one than I gave you. Let me give you
9 this one here. Make sure we're looking at the same
10 one.

11 MR. MANNING: 1335, set that --

12 MR. NOLAN: That's fine. Yeah. I just
13 want to make sure I'm asking her about the same one I
14 gave you guys.

15 MR. MANNING: So I have Exhibit 10, 1333
16 and 1334?

17 MR. NOLAN: Correct.

18 BY MR. NOLAN:

19 Q. This lists the account number as
20 7092244537, correct?

21 A. Yes.

22 Q. Which is the same account number that
23 had been assigned a different subscriber code
24 previously, correct?

25 A. To what document are you referring to?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

77

1 Q. Just go back --

2 A. 9?

3 Q. -- in the comment log to 1662. Not
4 1662.

5 1664 lists this log as the subscriber
6 code of 465FS01690; is that correct?

7 A. Okay. You're on 1669 now, page --

8 Q. Currently I'm on 1668. But referring
9 back to 1664 --

10 A. Okay.

11 Q. -- which indicates the same loan has a
12 different subscriber code, correct? That's the last
13 entry on that page.

14 A. Okay. Yes. They all have different
15 subscriber codes.

16 Q. But it's the same loan, correct?

17 A. Yes.

18 Q. And Mr. Rao had previously investigated
19 this same loan number on March 20th, correct? I'm
20 back on 1668.

21 A. Yes.

22 Q. And he would have had access to the
23 notes regarding the March 20th, 2013 dispute
24 reinvestigation he conducted on the same account,
25 correct?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

78

1 A. It wouldn't matter. It's still a new
2 request.

3 Q. Okay. And you said you can identify for
4 us later why there are different subscriber codes
5 assigned to the same loan?

6 A. Correct.

7 Q. Okay. I'd like to bump ahead to the
8 comment log at page 1678. On July 5th, 2013 at
9 12:45:07 a.m. Rajkumar Singh has an entry where he --
10 under his entry regarding reporting to credit bureau
11 (no signature docs in CIS), correct?

12 A. Okay. But his -- his entries begin on
13 1677.

14 Q. Okay. He has the same note in each
15 entry?

16 A. Showing one 7-5-2013, 12:43:14 a.m., CDV
17 being received. And it goes down to -- all the way
18 down to the middle of 78, 1678.

19 Q. There are eight different entries by
20 Rajkumar Singh on July 5th, 2013 regarding this ACDV,
21 correct?

22 A. Around there.

23 Q. Why are there multiple different entries
24 for the same dispute?

25 MR. MANNING: Object to the form.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

79

1 You can answer.

2 THE WITNESS: He's conducted, as far as
3 everything he's done, and they all require -- in this
4 case he received two separate -- he received two
5 disputes, which shows 12:43 14 seconds a.m. and the
6 second one was received 14:43 40 seconds a.m. So he
7 responded to the two ACDVs received from the agents.
8 BY MR. NOLAN:

9 Q. Those are identified by the different
10 control numbers assigned; is that correct?

11 A. Different control number, yes. Same
12 subscriber number.

13 Q. And he wasn't able to use the CIS to
14 obtain any signature images, correct?

15 A. He said -- you said that was on 1678?

16 Q. That's on both.

17 A. That's on both?

18 Q. That's on every entry, under the
19 reporting to credit bureau section.

20 A. Yeah. I see it. I don't know why he
21 has those comments. The comments relate that there
22 are signatures in regards to documents in CIS.

23 Q. For whatever reason, he wasn't able to
24 access the online images, it seems?

25 A. That's possible. The system does go

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

80

1 down at times.

2 Q. When he wasn't able to verify those, it
3 says verified in Real Servicing?

4 A. That's the name of the OCWEN system.

5 Q. Real Servicing?

6 A. Yes.

7 Q. Does he contact anyone to access that or
8 is he able to access that online?

9 A. He's able to access that from servicing.

10 MR. NOLAN: Mark this as 11.

11 (Exhibit No. 11 was marked for
12 identification.)

13 BY MR. NOLAN:

14 Q. I'm handing you the Equifax-produced
15 ACDVs regarding the -- this dispute we've just
16 discussed by Mr. Singh regarding subscriber code
17 465FS01690.

18 A. Two separate requests.

19 Q. Correct.

20 The response was due July 24, 2013,
21 correct?

22 A. Yes.

23 Q. But the response was provided on
24 July 5th, 2013, correct?

25 A. Yes. It was responded early.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

81

1 Q. Is it typical for most disputes with
2 OCWEN to be resolved this quickly?

3 A. **Within 30 days.**

4 Q. And this one was within two days of the
5 date created, date of July 3rd, 2013, correct?

6 A. **Yes. Within 30 days.**

7 Q. And again, based on Equifax 89,
8 Mr. Singh was able to verify the reporting of
9 foreclosure proceedings started, correct?

10 MR. MANNING: Object to the form.
11 Misstates the document.

12 You can answer.

13 THE WITNESS: Employee responded based
14 on the dispute verification that came in.

15 BY MR. NOLAN:

16 Q. And Mr. Singh was able to verify as
17 reported both account listings based on the two
18 disputes he received, correct?

19 A. **Yes.**

20 Q. Even though the disputes contained
21 different account information, correct?

22 A. **Two separate disputes being received.**

23 MR. NOLAN: How are we doing on time?
24 Twenty minutes here.

25 MR. MANNING: I'm not sure that the food

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

82

1 is here yet. Maybe we can just push a little longer.

2 MR. NOLAN: Yeah.

3 THE WITNESS: Off the record.

4 (Off-the-record discussion)

5 MR. NOLAN: We can take a break for a
6 minute.

7 (A luncheon recess was taken.)

8 BY MR. NOLAN:

9 Q. Back on the record here.

10 I wonder if we could look at the OCWEN
11 comment log at page 1687. There is an entry dated
12 9-23-2013 at 2:50:08 p.m.

13 You know what? Let's move off of that.
14 I believe that's talking about insurance, so I don't
15 want to go there.

16 Why don't we look at 1688?

17 MR. NOLAN: Mark this as our next
18 exhibit.

19 (Exhibit No. 12 was marked for
20 identification.)

21 BY MR. NOLAN:

22 Q. This is all relating to a dispute
23 created October 1st, 2013. On the OCWEN comment logs
24 on page 1688, it refers to control number ending in
25 113, which corresponds with Equifax 157. This was

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

83

1 reviewed by OCWEN representative Kusum V; is that
2 correct?

3 A. Okay.

4 Q. OCWEN says Kusum V, and Equifax says V
5 Kusum. I think it's the same person, we can assume?

6 A. Yes.

7 Q. 157, I'm looking at the date of account
8 info. They list it as January 2013, towards the
9 bottom of the page.

10 A. Okay. This falls, again, back to two
11 separate requests, different date. This is
12 October 2013, same request that has been received
13 throughout all the additional prior requests.

14 Q. On 157 the date of the account info
15 referenced is January 2013, correct?

16 A. Okay.

17 Q. Is that correct?

18 A. Yes. Like the other request.

19 Q. And even though this dispute was created
20 in October 2013, they look back to January 2013,
21 correct?

22 A. Yes.

23 Q. And they report it as current?

24 A. Correct.

25 Q. And on the comment logs it notes on this

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

84

1 one that borrower signed note, hence responsible,
2 Social Security number matches, checked CIS, correct?

3 A. Yes.

4 Q. And then on Equifax 159, this is
5 regarding control number ending in 114, which was
6 also done by V Kusum, correct?

7 A. Yes.

8 Q. And this, again, notes the same account
9 number as being past due by \$6,128, correct?

10 A. Yes.

11 Q. And it lists the date of account info
12 pulled as July 2013, correct?

13 A. Yes. This is verifying based on the
14 dispute verification that Equifax has sent in through
15 the e-Oscar system.

16 Q. So in this case OCWEN is relying on its
17 previous reinvestigations?

18 A. No. As I mentioned earlier, each
19 dispute verification that comes in through e-Oscar,
20 they all get reviewed and investigated as they come
21 in. They rely on -- based on their research and
22 review. They're not going to rely on what was
23 previously done. They can see how many requests came
24 in, how many times it's been responded, but they
25 still -- they're still responsible in doing the same.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

85

1 Q. So on these two disputes, which were
2 completed on the same day within two minutes of each
3 other, why did one -- why did Equifax 157 look to
4 date of account info January 2013 versus Equifax 159
5 looking to the date of account info of July 2013?

6 MR. MANNING: Object to the form.

7 You can answer.

8 THE WITNESS: Two separate requests,
9 just like the others that you've shown to me.

10 BY MR. NOLAN:

11 Q. And it's for the same account number,
12 correct?

13 A. Yes.

14 Q. But they look to different date of
15 account infos for each?

16 A. They look on based on the dispute that
17 comes in. They're not going to give anything
18 additional -- any additional information, other than
19 what's on the dispute. So one dispute is one
20 request. And the second dispute that was received
21 was responded accordingly.

22 Q. Okay. I'm not sure if you answered this
23 or not. My question is, why did they look to
24 different dates of account info for the same account
25 on two separate disputes that were submitted within

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

86

1 two minutes of each other?

2 MR. MANNING: Object to the form. When
3 you say they --

4 MR. NOLAN: OCWEN.

5 THE WITNESS: Because Equifax sent in
6 two different disputes regarding two different dates,
7 that's how it was responded back to Equifax.

8 MR. NOLAN: Can you mark this?

9 (Exhibit No. 13 was marked for
10 identification.)

11 BY MR. NOLAN:

12 Q. I'm handing you Exhibit No. 13. I'm
13 looking in the OCWEN comment log at page 1695. OCWEN
14 representative Akshatha SV reviewed this on
15 September 2nd, 2013, correct?

16 A. Yes.

17 Q. And the date of account info that was
18 looked at was October 2013, correct?

19 A. I'm sorry?

20 Q. The date of account info that the
21 responder referred to for OCWEN was October 2013,
22 correct?

23 MR. MANNING: Object to the form.

24 You can answer.

25 THE WITNESS: I'm trying to find

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

87

1 October --

2 BY MR. NOLAN:

3 Q. I'm looking at the date of account info
4 block, sixth from the bottom.

5 A. Okay.

6 Q. So when she reviewed this file, she
7 looked at October 2013, correct?

8 MR. MANNING: Object to the form.

9 You can answer.

10 THE WITNESS: I can only -- I can only
11 speak for what was reviewed on the comment notes. So
12 based on the information of the dispute verification,
13 it was -- that's how it was responded.

14 BY MR. NOLAN:

15 Q. And this report was verified as
16 reported, correct?

17 MR. MANNING: Object to the form.

18 You can answer.

19 THE WITNESS: There is a check, as the
20 document shows.

21 BY MR. NOLAN:

22 Q. And on 1695 the note states he/she is
23 responsible, liable on the account, correct?

24 A. Yes.

25 Q. Again, this report noted that

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

88

1 foreclosure proceedings had begun, correct?

2 MR. MANNING: Object to the form.

3 You can answer.

4 THE WITNESS: This is how the request
5 came in. And this is -- and based on the response
6 back on ACDV, as well as what's on the notes, it's
7 shown that the account has been verified that it's
8 the borrower's.

9 BY MR. NOLAN:

10 Q. I'm going to jump ahead in the comment
11 log to 1704. There is an entry on December 31st,
12 2013 at 12:56:32 a.m. from a background processor.
13 It states Early Late Notice. Can you describe what
14 that means?

15 A. At this time the borrower is in default,
16 so an early late notice was sent to Mr. Daugherty.

17 Q. I'm sorry. I just don't understand what
18 early late notice means.

19 A. That has nothing to do with the
20 borrower's credit. That is because the borrower is
21 behind on his mortgage at that point, so a late
22 notice is automated, that it gets generated to be
23 sent to the borrower or has already been sent to the
24 borrower in regards to his payment being late.

25 Q. What does the term early refer to?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

89

1 **A.** Early? The borrower is within -- he
2 is -- it's gone through the past -- the late charge
3 period, and so a notice is sent regarding his payment
4 being behind.

5 **Q.** So it's after the late fee -- the late
6 charge period but before 30 days?

7 **A.** After -- correct.

8 **Q.** Is that -- would that be fair?

9 Okay.

10 MR. NOLAN: Mark this next exhibit as
11 14, I believe.

12 (Exhibit No. 14 was marked for
13 identification.)

14 BY MR. NOLAN:

15 **Q.** That's Exhibit No. 14. This is another
16 dispute dated -- responded to on January 17, 2014,
17 correct?

18 **A.** Yes.

19 **Q.** And I want to again confirm the date of
20 the account info box is listed as December 2013,
21 correct?

22 **A.** Yes.

23 **Q.** Does that mean that's the date when
24 OCWEN looked to the file to see if that information
25 was accurate?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

90

1 A. Just to go back on the account
2 information, now, how OCWEN reports to the national
3 bureaus, they report at the end of each month, and
4 the -- they always report the month before, so they
5 report in arrears, 30 days in arrears, as of -- so in
6 this case say December 30th, 2013, they report it in
7 January.

8 Q. And as --

9 A. I'm sorry. Or -- let's see here. So
10 this response is January 2014; however, they last
11 made their report to the bureaus the end of December
12 for the month before, which is November 2013, in
13 arrears, not as --

14 Q. Sure.

15 A. Not as for that same month.

16 Q. Previously when we looked at the initial
17 dispute in March 2013, the date of account info
18 stated March 2012. And I believe you testified that
19 that meant they were looking to March 2012 as the
20 date for current information, correct? Let me see if
21 we can go back and look at it.

22 A. Let's go back through. Go ahead.

23 Q. I just want to help dig through here.

24 A. No. This side (indicating).

25 Q. Exhibit No. 7.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

91

1 A. So this date of account information that
2 OCWEN has reported March of 2013 was through
3 February 2014 -- I mean '12. Sorry. March 2012 was
4 for February 2012.

5 Q. So that --

6 A. It's in arrears.

7 Q. It was 13 months in arrears in this --
8 on that dispute?

9 A. Not in appears.

10 Q. Or behind I should say?

11 A. No. No. The last reporting
12 information, account information that was reported.

13 Q. Because we have the dispute in
14 March 2013, and in this case the date of account info
15 was March 2012, correct?

16 A. Well, based on how -- again, how the
17 dispute came in, this responded to the account
18 information, which would have been through
19 February 2012. So the dispute came in for
20 March 2012, and that's what was investigated and
21 provided -- and responded back to Equifax. So this
22 is Equifax's request for verification, dispute
23 verification. And this is how OCWEN -- OCWEN would
24 respond, based on what you see in the notes and
25 what's on the ACDV, through e-Oscar.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

92

1 Q. And so back to Exhibit 14. OCWEN was
2 able to look back to the December 2013 information
3 and again verify that foreclosure was started on this
4 account?

5 MR. MANNING: Object to the form. It
6 assumes facts not in evidence.

7 You can answer.

8 THE WITNESS: Right. It's the same
9 request for dispute information. You review the same
10 Equifax forms based on the account information, and
11 you get -- and you're getting the same response.
12 Equifax sends in the same dispute verification on all
13 of them. The only difference is the data account
14 information, however, is based on this center part,
15 last payment date January 12th, date first
16 delinquency. This is how Equifax sent in their
17 dispute verification and OCWEN responded based on
18 what was received.

19 BY MR. NOLAN:

20 Q. Again, so when OCWEN receives a similar
21 dispute two minutes -- let's see here. In this case
22 it was six seconds after they handled the initial
23 dispute.

24 A. They conduct the same investigation.
25 It's a new dispute being received. And they

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

93

1 **responded accordingly.**

2 Q. And the dispute on the same account
3 number?

4 A. **On the same account number.**

5 MR. NOLAN: Can you mark this as our
6 next exhibit?

7 (Exhibit No. 15 was marked for
8 identification.)

9 BY MR. NOLAN:

10 Q. While we're looking at this, I'm also
11 looking at the OCWEN comment log 1715.

12 A. **Okay.**

13 Q. There is an entry dated 3-17-14 at
14 7:45:08 p.m.

15 A. **Okay.**

16 Q. This appears to be a phone call placed
17 by Mr. Daugherty to Equifax --

18 A. **Okay.**

19 Q. -- to Rajani TR.

20 Across from the 08 p.m. there is a note,
21 caller wanted the fax number for the research
22 department, correct?

23 A. **Yes.**

24 Q. And OCWEN gave him the fax number,
25 correct?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

94

1 **A. Correct.**

2 Q. And also during this call, the next
3 entry, borrower inquired about credit reporting in
4 2013, correct?

5 **A. Okay.**

6 Q. And OCWEN tells him that for July the
7 loan was reported correctly as current, correct?

8 **A. Borrower inquired about credit reporting**
9 **in 2013 for March. The loan was reported correctly**
10 **as current. For June the loan was reported correctly**
11 **as current. For July the loan was reported correctly**
12 **as current.**

13 Q. Then the last sentence of that paragraph
14 states, borrower disagreed with credit reporting,
15 correct?

16 **A. Yes.**

17 Q. And then, thereafter, OCWEN received
18 Exhibit 15?

19 **A. Yes.**

20 Q. There is a date at the top of Exhibit 15
21 that says 3-19-14, 11:29 a.m. --

22 **A. Okay.**

23 Q. -- indicating page 1.

24 And on page 1716 OCWEN notes an entry
25 dated 3-19-2014 at 3:22:50 p.m., written customer

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

95

1 correspondence received via fax, correct?

2 A. Correct.

3 Q. This was sent to the research
4 department, correct?

5 A. Yes.

6 Q. Did the research department handle this
7 dispute from there or did they ship it to the credit
8 reporting department?

9 A. Well, on the same day there was an ACDV
10 being received in the credit -- in the credit
11 department. And let's see here. Correspondence
12 received the same day, which is what you provided me,
13 Exhibit 15.

14 Research department, the bottom of 1716,
15 put a notation in the account, the borrower's
16 dispute. It looks like it was forwarded to the
17 credit department.

18 Q. Okay. Let's look at Exhibit 15.

19 A. Okay. I am at Exhibit 15.

20 Q. On page 2 of Exhibit 15 Mr. Daugherty
21 has attached a creditscore.com printout.

22 A. Okay.

23 Q. Correct? And he's highlighted some
24 inaccuracies on -- regarding his OCWEN Loan Servicing
25 account, correct?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

96

1 A. For -- okay. Equifax.

2 Q. On page 3 of this exhibit Mr. Daugherty
3 provides a narrative explanation of what he claims is
4 inaccurate on his credit report, correct?

5 A. Okay.

6 Q. Have you had a chance to review this
7 before today?

8 A. I reviewed a lot of documents.

9 MR. MANNING: Take your time and read it
10 if you want to.

11 BY MR. NOLAN:

12 Q. Please.

13 A. He stated how Equifax has made an error,
14 consistent error, based on information he's claiming
15 OCWEN sent in to them; however, OCWEN has always been
16 reporting the account accurately to all bureaus,
17 which is the same information that Equifax would
18 receive, other bureaus would receive. Based on the
19 disputes that was provided and how it was
20 responded --

21 Q. So on 1716 there is a -- a final
22 notation on March 21st, 2014 that says there is an
23 acknowledgment letter request submitted. It says AUD
24 control number, and gives a number.

25 A. I'm sorry. What page?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

97

1 Q. 1716.

2 A. Okay.

3 Q. The final entry lists an AUD control
4 number?

5 A. Uh-huh.

6 Q. Was an AUD submitted at this time
7 regarding OCWEN's reports to Equifax of
8 Mr. Daugherty?

9 A. According to the notes, yes.

10 Q. And that was sent from the research
11 department?

12 A. It was sent -- it would be sent by the
13 credit reporting department. And it was sent to all
14 bureaus.

15 Q. Below that it states it updated and
16 reported the current balance of the loan, correct?

17 A. Yes.

18 Q. But it didn't address Mr. Daugherty's
19 concern that there were reports of foreclosure on his
20 account, correct?

21 MR. MANNING: Object to the form.

22 THE WITNESS: I'm sorry. Repeat that
23 question.

24 BY MR. NOLAN:

25 Q. OCWEN reported that they updated the

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

98

1 current balance of Mr. Daugherty's loan, correct?

2 A. To the bureaus. It is sent an AUD as
3 far as updating the information that has been -- was
4 being sent each month to the bureaus.

5 Q. And, now, is it fair to say that
6 Mr. Daugherty's dispute that you just read does not
7 contain any dispute regarding the amount of the
8 balance of his loan?

9 MR. MANNING: Objection to the form.
10 You can answer.

11 THE WITNESS: His letter has amounts in
12 regards to his balances in the letter.

13 BY MR. NOLAN:

14 Q. The past due amounts?

15 A. As far as past due amounts, it has been
16 reporting -- there's been no difference how OCWEN has
17 been reported. As I mentioned earlier, they reported
18 accurately each month and not reporting late, with
19 the exception of the last reporting -- the last
20 reporting after he brought the loan current, which
21 was a 30-day late.

22 Q. So can you tell me what other steps were
23 taken to investigate whether there was a foreclosure
24 notation on Mr. Daugherty's account based on this
25 letter?

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

99

1 A. At this time the loan was not in
2 foreclosure. That's how -- again, that's how the
3 request came in from Equifax. And based on his
4 letter, and based on OCWEN's review --

5 Q. What was that review?

6 A. In a letter that's dated March 26th,
7 2014, on page 1720, advising Mr. Daugherty the office
8 of the Consumer Ombudsman would like to take the --
9 would like to thank you for the recent inquiry
10 regarding the above-referenced loan received through
11 the Consumer Financial Protection Bureau. The office
12 will review the servicing of the loan in relation to
13 the issue raised.

14 And further down it says --

15 Q. That's in response to a separate
16 department from a third-party reporting agency?

17 A. That's from the Consumer Financial
18 Bureau.

19 Q. I'm trying to figure out what OCWEN did
20 when they received Mr. Daugherty's letter where he
21 circled and highlighted the inaccuracies that are
22 currently showing on his credit report.

23 A. He was responded on 4-19-2014,
24 page 1723. This is after the response to the
25 Consumer Financial Bureau because he -- Mr. Daugherty

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com

Lyew, Sandra

August 28, 2015

100

1 also sent an email, some type of correspondence, to
2 the Financial Protection Bureau, as well, as well as
3 the written response to OCWEN directly.

4 Q. So you're saying this April 19th
5 letter --

6 A. It responded -- it responded back
7 through the email that Mr. Daugherty sent through the
8 Consumer Financial Protection Bureau on 4-8, as well
9 as responded directly to the bureau via mail on
10 4-19-2014.

11 Q. So that was in response to the bureau's
12 request for investigation, correct?

13 A. He sent the email. Hi. I have a
14 mortgage loan with OCWEN Financial Loan Services.

15 Q. And to be clear, this is what he sent to
16 the CFPB, correct?

17 A. That is correct. And OCWEN responded
18 direct -- responded back through that to
19 Mr. Daugherty, as well as responded by correspondence
20 on page 1723.

21 Q. I'm still trying to figure out what did
22 OCWEN do to respond to the letter faxed on
23 March 19th, 2014 directly by Mr. Daugherty.

24 MR. MANNING: Objection. Asked and
25 answered.

Henderson Legal Services, Inc.

202-220-4158

www.hendersonlegalservices.com